

RESPONSE UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP 130

3600

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Harry Thomas Kloor

Serial No: 09/714,018

Filed: November 16, 2000

Title: DUAL TRANSACTION  
AUTHORIZATION SYSTEM AND  
METHOD

Docket No: 18822-11

Group Art Unit: 3627

Examiner: Maria Teresa T. Thein

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MS AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. 1.116**

In response to the final Office Action mailed 17 November 2006, please consider the 37 C.F.R. § 1.131 declaration and evidence submitted herewith, in conjunction with the accompanying remarks below.

**Remarks/Arguments** begin on page 2 of this paper.

**Claims** are reproduced in Appendix A, which begins on page 6 of this paper.